

Fill in this information to identify the case:Debtor Name Keith M. Scriven

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 22 - 11818 AMC☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: Aug/2022Date report filed: 09/22/2022
MM / DD / YYYYLine of business: SalesNAISC code: 459920

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Keith M. Scriven

Original signature of responsible party

Keith M. Scriven

Printed name of responsible party

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 30,692.79

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 7,964.25**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 25,382.54**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -17,418.29**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 8,174.04**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 25,787.10*(Exhibit E)*

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 3,262.00
30. How much have you paid this month in other professional fees? \$
31. How much have you paid in total other professional fees since filing the case? \$

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>19,000.00</u>	—	\$ <u>7,964.25</u>	=	\$ <u>11,035.75</u>
33. Cash disbursements	\$ <u>4,000.00</u>	—	\$ <u>25,382.54</u>	=	\$ <u>-21,382.54</u>
34. Net cash flow	\$ <u>15,000.00</u>	—	\$ <u>-17,418.29</u>	=	\$ <u>-32,418.29</u>
35. Total projected cash receipts for the next month:					\$ <u>19,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>4,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>15,000.00</u>

Debtor Name Keith M. Scriven

Case number 22 - 11818 AMC

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Monthly Report (Aug/2022)

Keith M. Scriven Bankr. No. 22 - 11818 AMC

Addendum

Income

a)	Sales	\$7,964.13
b)	Interest	0.12
Total Revenue		7,964.25

Expenses

a)	advertising	2,263.10
b)	insurance	5,998.77
c)	taxes & fees	0.00
d)	materials	8,297.04 **
e)	office supplies	139.37
f)	utilities/telephone	750.00
g)	transportation	1,230.77
h)	bankruptcy filing	0.00
i)	other - KMS related	2,315.81
j)	mortgage	4,387.68
Total Expenses		25,382.54

Net Profit (Loss) (17,418.29)

** - customers have placed orders which are not payable until completed

Wells Fargo Everyday Checking

August 31, 2022 ■ Page 1 of 8

**WELLS
FARGO**

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)
1007 N 6TH ST
PHILADELPHIA PA 19123-1406

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wells Fargo.com/homepurchase or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 8/1	\$1,692.30
Deposits/Additions	19,576.13
Withdrawals/Subtractions	- 20,997.32
Ending balance on 8/31	\$271.11

Account number: [REDACTED] 6767

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		Online Transfer From Scriven K Way2Save Savings xxxxxx2339 Ref #Ib0Fz885W3 on 08/01/22	5,800.00		
8/1		Purchase authorized on 07/29 Quick Chek Corpora Belvidere NJ S302210402372585 Card 4006		75.00	
8/1		Purchase authorized on 07/29 Ppa on Street Kios Philadelphia PA S302210502638097 Card 4006		4.00	
8/1		Purchase authorized on 07/29 Staples 0010 Narberth PA S462210627656739 Card 4006		2.12	
8/1		Purchase authorized on 07/29 Staples 0010 Narberth PA S582210628584565 Card 4006		2.12	
8/1		Purchase authorized on 07/29 Staples 0010 Narberth PA S462210803761758 Card 4006		12.93	
8/1		Purchase authorized on 07/30 NJ Motor Vehicle P Egov.Com NJ S382211399621052 Card 4006		73.64	
8/1		Purchase authorized on 07/30 Ls Keswick Cycle 408-7786722 PA S582211629308611 Card 4006		620.04	
8/1		Purchase authorized on 07/31 Advance Auto PA Edison NJ P000000574590837 Card 4006		116.17	
8/1		Purchase authorized on 07/31 Advance Auto Parts Edison NJ S302212619068260 Card 4006		11.72	
8/1		Withdrawal Made In A Branch/Store		2,500.00	4,074.56
8/2		Purchase authorized on 07/31 Quick Chek Corpora Stanhope NJ S382212509676044 Card 4006		70.00	
8/2		Purchase authorized on 08/01 19 Petroleum Phillipsburg NJ S302213415470331 Card 4006		60.00	
8/2		ATM Withdrawal authorized on 08/02 307 Levering Mill Rd Bala Cynwyd PA 0002916 ATM ID 0174K Card 4006		320.00	3,624.56
8/3		Purchase authorized on 08/01 Ppa on Street Kios Philadelphia PA S382213600245553 Card 4006		2.50	
8/3		Purchase authorized on 08/02 Lukoil 69725 Plymouth Mtng PA S302214694320927 Card 4006		103.67	
8/3		Purchase authorized on 08/03 USPS PO 33585013 39 Main Newton NJ P462215526363877 Card 4006		4.60	3,513.79
8/4		Money Transfer authorized on 08/04 From Keith Scriven PA S582216507184896 Card 4006	221.06		
8/4		Purchase authorized on 08/02 Staples 0010 Narberth PA S462214662150953 Card 4006		6.66	
8/4		ATM Withdrawal authorized on 08/04 122 Water St Newton NJ 0002605 ATM ID 0115N Card 4006		500.00	
8/4	<	Business to Business ACH Debit - Butrus & Whalon Payments 220803 9211394 Keith M Scriven		1,478.18	1,750.01

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/5		Purchase authorized on 08/03 Philadelphia Parki 888-5913636 PA S582215549884558 Card 4006		104.50	1,645.51
8/8		RTP From Venmo on 08/06 Ref#20220806021000021P1Brjpm00550016354	2,975.00		
8/8		Purchase authorized on 08/05 Quick Chek Corpora Belvidere NJ S582217430064030 Card 4006		50.55	
8/8		Purchase authorized on 08/05 Ppa on Street Kios Philadelphia PA S302217801691335 Card 4006		5.00	
8/8		Purchase authorized on 08/05 Campbells Place Philadelphia PA S302218080590539 Card 4006		84.96	
8/8		Purchase authorized on 08/06 Venmo* VISA Direct NY S582218501229774 Card 4006		750.00	
8/8		Purchase authorized on 08/06 Marshalls 1220 US Rt 2 Phillipsburg NJ P000000673239188 Card 4006		108.95	
8/8		Purchase authorized on 08/06 Carpartscom * 866-529-0412 CA S382218536500231 Card 4006		60.79	
8/8		Purchase authorized on 08/06 Quick Chek Corpora Belvidere NJ S382218551351677 Card 4006		70.00	
8/8		ATM Withdrawal authorized on 08/07 50 International Dr S Flanders NJ 0003174 ATM ID 9856H Card 4006		480.00	3,010.26
8/9		Purchase authorized on 08/07 Tst* Imani Brooklyn NY S462219673377992 Card 4006		130.69	2,879.57
8/10		Money Transfer authorized on 08/10 From Keith Scriven PA S582222787641734 Card 4006	196.50		
8/10		Purchase authorized on 08/08 Ppa on Street Kios Philadelphia PA S582220515834243 Card 4006		3.00	
8/10		Purchase authorized on 08/09 Jewelers Depot Philadelphia PA S582221638582767 Card 4006		287.00	2,786.07
8/11		Purchase authorized on 08/09 Staples 0010 Flemington NJ S382221550397367 Card 4006		11.87	
8/11		Purchase authorized on 08/09 Ppa on Street Kios Philadelphia PA S382221598643156 Card 4006		3.00	
8/11		Purchase authorized on 08/09 Ppa on Street Kios Philadelphia PA S582221637140041 Card 4006		0.75	
8/11		Purchase authorized on 08/11 Walgreens Store 126 Water Newton NJ P382223501622721 Card 4006		33.27	
8/11		Purchase authorized on 08/11 The Home Depot 984 Newton NJ P382223526508408 Card 4006		28.72	
8/11		Purchase authorized on 08/11 Wal-Mart Super Center Newton NJ P000000489792390 Card 4006		82.79	2,625.67
8/12		RTP From Venmo on 08/12 Ref#20220812021000021P1Brjpm00540041998	343.88		
8/12		Online Transfer From Scriven K Way2Save Savings xxxxxx2339 Ref #Ib0G44Fhz6 on 08/12/22	1,000.00		
8/12		Purchase authorized on 08/10 Ppa on Street Kios Philadelphia PA S462222461370154 Card 4006		6.00	
8/12		Purchase authorized on 08/10 Quick Chek Corpora Belvidere NJ S382222796890506 Card 4006		90.00	
8/12		ATM Withdrawal authorized on 08/12 5810 Easton Rd Plumsteadvill PA 0002925 ATM ID 0087R Card 4006		200.00	3,673.55
8/15		Purchase Return authorized on 08/11 Marshalls #443 Newton NJ S582223509594062 Card 4006	12.00		
8/15		Purchase authorized on 08/11 PMA Women's Commit Philadelphia PA S302223479137672 Card 4006		2,050.00	
8/15		Purchase authorized on 08/12 Ppa Parking Ticket 888-591-3636 PA S462224771459239 Card 4006		39.50	
8/15		Purchase authorized on 08/13 Quick Chek Corpora Newton NJ S302225576036513 Card 4006		60.00	1,536.05
8/16		ATM Transfer authorized on 08/16 From Keith M Scriven Savings 307 Levering Mill Rd Bala Cynwyd PA 0005444 ATM ID 0174K Card 4006	1,800.00		

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/16		Purchase authorized on 08/15 Wine and Spirits 5 Philadelphia PA S582227784879785 Card 4006		25.91	
8/16		ATM Withdrawal authorized on 08/16 307 Levering Mill Rd Bala Cynwyd PA 0005445 ATM ID 0174K Card 4006		1,000.00	
8/16		Chubb-Sci Ins.Prem 220815 Sci Keith M Scriven		495.80	
8/16	<	Business to Business ACH Debit - Butrus & Whalon Payments 220815 9335218 Keith M Scriven		537.00	1,277.34
8/18		Purchase authorized on 08/16 Ppa on Street Kios Philadelphia PA S302228526245065 Card 4006		1.25	
8/18		Purchase authorized on 08/16 Flemington Departm Flemington NJ S462228593966448 Card 4006		225.92	1,050.17
8/22		Purchase authorized on 08/18 Staples 0010 Newton NJ S582230681744781 Card 4006		8.28	
8/22		Purchase authorized on 08/18 Staples 0010 Newton NJ S382230683303787 Card 4006		2.24	
8/22		Purchase authorized on 08/18 Staples 0010 Newton NJ S302230720501713 Card 4006		2.91	
8/22		Purchase authorized on 08/18 Staples 0010 Newton NJ S462230724993070 Card 4006		10.13	
8/22		Purchase authorized on 08/18 Staples 0010 Newton NJ S462230730713335 Card 4006		0.53	
8/22		Purchase authorized on 08/19 Quick Chek Corpora Belvidere NJ S582231427654415 Card 4006		79.37	
8/22		Purchase authorized on 08/19 Tst* El Camino REA Philadelphia PA S462231681228758 Card 4006		70.68	
8/22		Purchase authorized on 08/20 Shoprite Newton S1 Newton NJ S302232728368089 Card 4006		75.17	800.86
8/23		RTP From Venmo on 08/23 Ref#20220823021000021P1Brjpm00560013846	2,975.00		
8/23		Recurring Payment authorized on 08/22 Dnh*Godaddy.Com 480-505-8855 AZ S462234362102992 Card 4006		32.39	
8/23		Purchase authorized on 08/22 19 Petroleum Phillipsburg NJ S582234426902033 Card 4006		65.01	
8/23		Purchase authorized on 08/22 PA Courts Fines An 877-2272672 PA S382234504123279 Card 4006		102.75	
8/23		ATM Withdrawal authorized on 08/23 5810 Easton Rd Plumsteadvill PA 0004532 ATM ID 0087R Card 4006		350.00	
8/23		Zelle to Grossman Craig on 08/23 Ref #Rp0Qn2K35R		140.00	3,085.71
8/24		Purchase authorized on 08/22 Staples 0010 Narberth PA S30223453903799 Card 4006		3.71	
8/24		Purchase authorized on 08/23 19 Petroleum Phillipsburg NJ S302235598430770 Card 4006		70.00	3,012.00
8/25		Recurring Payment authorized on 08/24 Sxm*Siriusxm.Com/A 888-635-5144 NY S382236287355850 Card 4006		23.29	
8/25		Purchase authorized on 08/24 Fredon Deli Newton NJ S462236805958338 Card 4006		17.04	
8/25		Purchase authorized on 08/25 Wal-Mart Wal-Mart Sup Newton NJ P000000784587603 Card 4006		178.41	2,793.26
8/29		RTP From Venmo on 08/29 Ref#20220829021000021P1Brjpm00560023182	1,179.00		
8/29		Purchase authorized on 08/26 Quick Chek Corpora Belvidere NJ S302238431799916 Card 4006		80.00	
8/29		Purchase authorized on 08/26 Staples 0010 Narberth PA S582238679539383 Card 4006		8.48	
8/29		Purchase authorized on 08/26 Cash App*Phillip H 8774174551 CA S582238737646935 Card 4006		250.00	
8/29		Purchase authorized on 08/26 Wine and Spirits 5 Philadelphia PA S302238812843627 Card 4006		25.91	
8/29		Purchase authorized on 08/26 Campbells Place Philadelphia PA S462239080856003 Card 4006		76.20	
8/29		ATM Withdrawal authorized on 08/27 1230 US Hwy 22 Phillipsburg NJ 0005301 ATM ID 6743S Card 4006		980.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/29		Purchase authorized on 08/27 Shoprite Newton S1 Newton NJ P302239736506734 Card 4006		59.73	
8/29		Firstenergy Opco Fe Echeck 100110834700 Scriven Keith M		750.00	1,741.94
8/30		ATM Transfer authorized on 08/30 From Keith M Scriven Savings 5810 Easton Rd Plumsteadvill PA 0005546 ATM ID 0087R Card 4006	3,000.00		
8/30		Purchase Bank Check OR Draft		3,487.79	
8/30		ATM Withdrawal authorized on 08/30 307 Levering Mill Rd Bala Cynwyd PA 0007860 ATM ID 0174K Card 4006		1,000.00	254.15
8/31		Money Transfer authorized on 08/31 From Keith Scriven PA S462243608059018 Card 4006	73.69		
8/31		Purchase authorized on 08/29 Staples 0010 Newton NJ S382241433987113 Card 4006		2.13	
8/31		Purchase authorized on 08/29 Quick Chek Corpora Belvidere NJ S582241508496310 Card 4006		50.00	
8/31		Purchase authorized on 08/30 USPS PO 4104120004 Bala Cynwyd PA S382242735194586 Card 4006		4.60	271.11
Ending balance on 8/31					271.11
Totals			\$19,576.13	\$20,997.32	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2022 - 08/31/2022

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

\$254.15 ☐

\$500.00

\$0.00 ☐

17 - 24

☐

RC/RC

**IMPORTANT ACCOUNT INFORMATION**

Now with Early Pay Day, you can get paid earlier when you have Direct Deposit.

Wells Fargo Way2Save® Savings

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**WELLS
FARGO**

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)
1007 N 6TH ST
PHILADELPHIA PA 19123-1406

Questions?*Available by phone 24 hours a day, 7 days a week:*

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)*En español:* 1-877-727-2932*Online:* wells Fargo.com*Write:* Wells Fargo Bank, N.A. (345)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Other Wells Fargo Benefits**From Wells Fargo Home Mortgage**

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wells Fargo.com/homepurchase or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 8/1	\$29,000.49
Deposits/Additions	0.12
Withdrawals/Subtractions	- 21,097.68
Ending balance on 8/31	\$7,902.93

Account number: [REDACTED] 2339

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503

Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$14,904.91
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.12
Interest paid this year	\$0.29

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1	Online Transfer to Scriven K Everyday Checking xxxxxx6767 Ref #Ib0Fz885W3 on 08/01/22		5,800.00	23,200.49
8/3	Purchase Bank Check OR Draft		4,387.68	18,812.81
8/8	ATM Withdrawal authorized on 08/08 307 Levering Mill Rd Bala Cynwyd PA 0003945 ATM ID 0174K Card 4006		1,000.00	17,812.81
8/10	Purchase Bank Check OR Draft		1,810.00	16,002.81
8/12	Online Transfer to Scriven K Everyday Checking xxxxxx6767 Ref #Ib0G44Fhz6 on 08/12/22		1,000.00	15,002.81
8/16	ATM Transfer authorized on 08/16 to Keith M Scriven Checking 307 Levering Mill Rd Bala Cynwyd PA 0005444 ATM ID 0174K Card 4006		1,800.00	13,202.81
8/22	ATM Withdrawal authorized on 08/20 74 Church St Flemington NJ 0002378 ATM ID 6865W Card 4006		1,000.00	12,202.81
8/30	ATM Transfer authorized on 08/30 to Keith M Scriven Checking 5810 Easton Rd Plumsteadvill PA 0005546 ATM ID 0087R Card 4006		3,000.00	9,202.81
8/31	Cash eWithdrawal in Branch/Store 08/31/2022 08:11 Am 307 Levering Mill Rd Bala Cynwyd PA 4006		1,300.00	
8/31	Interest Payment	0.12		7,902.93
Ending balance on 8/31				7,902.93
Totals		\$0.12	\$21,097.68	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2022 - 08/31/2022

Standard monthly service fee \$5.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- A monthly automatic transfer from a Wells Fargo checking account
- Age of primary account owner

Minimum required

This fee period

\$300.00

\$7,902.81



\$1.00

\$0.00



\$1.00

\$0.00



\$25.00

\$0.00



0 - 24



AM/AM